Howard County Consumer Protection Advisory Board Meeting Minutes for November 16, 2016

The meeting was called to order at 7:05 pm.

- Present: Richard Green, Jill Bussey, , Marshall McLeod, Young Smith, Katherine Bornstein
- Absent: Ashlyn Hood, Ronnie Sanderson

Minutes of the October meeting were approved as read.

Student Loan Forum and Resource Fair #2 - Becky and Jill updated the Board on actions they have taken since the last meeting.

- Becky and Jill reported that the likelihood of the CFPB and USDE participation in the event is low. Becky
 proposed that the Board revise the panel to include a representative from the MD Attorney General's Consumer
 Protection Division to talk about scams that target students and a representative from MD CASH to discuss how
 to manage loan and scholarship proceeds and save money on college essentials. The Board agreed to this
 change.
- Becky reported that there may be a room change but that HCC was committed to providing a suitable space.
- Any refreshments must be supplied by HCC's caterer. The Board decided to spend up to \$250 for simple refreshments and appointed Katherine to work with the caterer on this.
- A volunteer will be needed to assist with handling questions coming from webcast participants. Marshall volunteered to do this.
- Jill is still waiting to hear back from Senator Cardin's staff. She will let Becky know what she hears. If the Senator is unable to attend, Becky will see if Attorney General Brian Frosh would be available to give opening comments.
- Becky has invited County Executive Allan Kittleman to give a welcome along with an HCC representative.
- The Save the Date flyer is ready for Board members to distribute. Becky will send to OCP's contacts, and post on social media.

Discussion of Potential Landlord-Tenant Legislation – At Becky's suggestion, the Board's discussion was limited to the substantive portions of the draft proposal - Sections 17.524 to 17.533. Board members provided range of comments on these sections. Of particular note were sections pertaining to:

- The ability of the parties to collect legal fees;
- When and under what circumstances a landlord may enter leased property;
- The ability of a tenant to sublease rental property;
- The ability of a tenant to terminate a lease due to an involuntary change of employment out of the area, death of the major wage earner, unemployment or other reasonable causes beyond the tenant' control; and
- A requirement that landlord's offer leases with an initial term of 2 years.

Since the draft proposal was based on Montgomery County's landlord-tenant law, Becky will contact Montgomery County staff to discuss the background of these statues, how well the sections work in practice, lessons learned and revisions that are being considered. Becky will report back on this meeting but in the meantime, Becky encouraged the Board to provide her with any additional comments they have.

Board Leadership – The Board elected Jill to continue has chair of the Board for 2017 and elected Marshall to serve as vice-chair..

The meeting was adjourned at 8:10